May 10, 2004

MEMO TO : BEA Advisory Committee

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SUBJECT: Paper for May 14, 2004 BEA Advisory Committee Meeting on Interstate Variability in Employer Contributions for Benefits

This paper investigates an experimental method for generating state-by-industry estimates of employer contributions for employee pensions and insurance funds, a component of personal income. The experimental method is intended to address a shortcoming of the current procedure: current estimates do not reflect variation in contribution rates across states within industries that might be related to such factors as interstate differences in firm size, the extent of unionization or the composition of workers and jobs.

The experimental method involves estimating a multivariate model of contribution rates with microdata from the BLS National Compensation Survey. The model includes variables for state, 3-digit NAICS, and the interaction of state with 1-digit NAICS. The model predicts contribution rates for cells defined by state and 3-digit NAICS. These predicted rates are used to generate alternative estimates of employer contributions as the product of the rates with wages and salaries.

Statewide estimates of employee compensation (the sum of wages and salaries and employer contributions) generally change little with the adoption of the experimental method, though 4 states show changes in compensation of greater than 3 percent in absolute value. However, the presence of some outlier predicted rates for certain state-by-industry cells indicates that greater changes might occur in the published state-by-industry earnings estimates. This is a subject for future research.

BEA seeks feedback from the BEA Advisory Committee on the following questions.

Is using a model approach a fruitful and technically appropriate way to estimate employer contribution rates?

How appropriate is the particular model that was used to generate predicted contribution rates? Are there other models that should be studied?

The model generates predicted contribution rates for some state-by-industry cells that are either close to zero or are quite large. These potentially could have large impacts on estimated industry earnings. How might the BEA assess the veracity of these estimates?

How might the BEA control for variation in estimates that results from sampling and/or measurement error, and that sometimes results in extreme values

A paper describing the research, written jointly with Keenan Dworak-Fisher and John Bishow of the US Bureau of Labor Statistics, follows.

DRAFT

Employer contributions for pensions and insurance funds: Variation across regions

by

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This paper has been prepared for presentation to the BEA Advisory Committee on May 14, 2004. It reflects work in progress. The views expressed are those of the authors and do not represent any agency's final positions on issues addressed.

Introduction

This project investigates a methodological change to state level estimates of employers' contributions for employee pensions and insurance funds, a component of state personal income. The currently published BEA estimates of state personal income reflect interstate variation in the level of employers' contributions that result from interstate differences in industry mix and from the wide variation in employer contributions relative to wages across industries at the national level. However, the current estimates do not reflect variation in contribution rates across states within a given industry that might be related to such factors as interstate differences in firm size, in the extent of unionization or in the composition of workers or jobs. The research described here seeks to address this shortcoming.

Microdata from the BLS National Compensation Survey (NCS) were used to estimate a model of employers' contribution rates—the ratio of employer contributions for benefits to wages and salaries. The specific benefits studied were private retirement plans, group health and life insurance and supplemental unemployment insurance. The model was used to generate estimates of contribution rates by state and 3-digit NAICS industries. These rates, when multiplied by estimates of wages and salaries, yielded state-by-industry estimates of employer contributions levels that were controlled to national industry totals.

Since the method presently used to generating estimates of employer contributions already incorporates some of the sources of interstate variation, it was not anticipated that the experimental method described in the following would lead to major changes in the levels or ranks of state personal income. This is generally confirmed in statewide estimates of employee compensation (wages and salaries plus employer contributions). The statewide levels of compensation change less than 1 percent in 34 states, and only 4 states showed changes of more than 3 percent—West Virginia, Wyoming, Hawaii and Rhode Island.

However, estimated contribution rates from the experimental model display some extreme values at the NAICS sub-sector level that have the potential to generate large differences in compensation estimates at the state-by-industry level of detail. Since BEA publishes state-by-industry earnings estimates that include employer contributions for pensions and insurance funds, the experimental method has the potential to have greater impacts on the published state-by-industry data than on the state totals. Future work involves quantifying the impact of the method change on the industry estimates, determining the sources of big differences and investigating how BEA might control for variation in estimates that results from sampling and/or measurement error and that sometimes results in extreme values.

BEA estimates of private employer contributions for pensions and health insurance

In 2003, employer contributions for employee pension and insurance funds were 7.9 percent of BEA's national estimate of personal income and 11.7 percent of BEA's estimate of compensation of employees. This component of personal income consists of employer payments to private and government employee retirement plans, private group health and life insurance plans, privately administered workers' compensation plans, and supplemental unemployment benefit plans. The present paper focuses on the regional estimates of private employer contributions for pension plans, group and life health insurance, and supplemental unemployment insurance. The research did not study contributions for workers' compensation insurance or government employee contributions for any benefits.

BEA derives state estimates of employers' contribution for benefits in two steps. BEA first derives national estimates for 3-digit NAICS industries and then it distributes these estimates among states according to the distribution of wages and salaries within each industry. The national estimates of employer payments to private pension and profit-sharing plans are based mainly on data tabulated from the Internal Revenue Service Form 5500 (Annual Return/Report of Pension Plans) and are prepared by NAICS 3-digit industry. The national all-industry estimates of the payments for group health insurance are based mainly on data collected from the Medical Expenditure Panel Survey (MEPS). The all-industry estimate is then disaggregated to 3-digit NAICS industries using data from the BLS Employer Costs for Employee Compensation program and data on the distribution of wage and salary accruals. Finally, the national estimates for premiums paid by employers for group life insurance and supplemental unemployment insurance come from a variety of sources, including the American Council on Life Insurance, BLS, industry and labor union sources, and the industry distribution of wages and salaries.

The state estimates of payments to private pension, health and life insurance plans and supplemental unemployment insurance are prepared for each private industry. Because state data are not available from the sources used to produce the national estimates, the national payment amount for each industry is allocated to the states in proportion to the state estimates of wages and salary disbursements for the industry. The state estimates therefore reflect the various mixes of industries among the states and the wide variation in contribution rates relative to wages among industries at the national level.

However, the current BEA state estimates for private employer contributions do not reflect variation in contribution rates among states for a given industry. A variety of factors are known to affect within-industry contribution rates, including the extent of unionization, the size of companies, and the occupational and demographic make-up of workers. The BEA estimates will fail to accurately reflect interstate variation in contribution rates (and therefore payments) to the extent that these factors vary across states within industry.

BLS National Compensation Survey (NCS) Data and Tobit Regressions

This research project investigates whether it is possible to improve estimates of cross-state variation in private employer contributions for benefits using data from the BLS National Compensation Survey (NCS). The NCS provides comprehensive measures of occupational earnings, compensation cost trends, benefit incidence, and detailed benefit provisions. These statistics are available for select metropolitan and non-metropolitan areas, regions, and the Nation.

The NCS is a sample survey of geographic areas, establishments and jobs within the establishments. For each sampled job in the NCS, data are obtained on wages and salaries, other cash payments, leave provisions, and employers' costs for non-cash benefits for all employees in the job. In the fourth quarter of 2002, 6,950 private establishments provided wage and benefit cost data for 28,300 surveyed jobs.

For this project, microdata for private industry jobs from the NCS were used for the years 1999 to 2002. The sample was restricted to the non-agricultural private sector. Some sampled jobs remain in the NCS sample for multiple years. In these cases, only the most recent observation for the job was retained. A total of nearly 51,000 job observations were retained for use in estimating the regression, with over 27,000 from 2002, 14,000 from 2000 and fewer numbers from 1999 and 2001.

The most direct way to generate estimates of employer contributions from the NCS would be to tabulate them by state and industry. However, despite the relatively large size of the NCS sample, there are not enough observations in it to compute reliable contribution means within each of 4,335 state by industry cells. In fact, several of these cells have no observations at all, and others have so few as to violate BLS rules regarding data disclosure. Another alternative is to tabulate mean contribution rates by state and use these ratios directly in computing state-level estimates. However, this approach will fail to adequately control for the industrial composition of the sample within states. The alternative approach pursued in this project is to conduct a multivariate regression analysis, allowing statistical tests to dictate how closely the model specification approximates a cell means approach, and to predict ratios in each cell using the regression results. In estimating this regression, population weights were used reflecting differential sampling probabilities, so that the results reflect estimates representative of the whole population of private employers. Since the explanatory variables in our model are categorical variables, the predictions from the model are somewhat akin to population means.

The dependent variable of this regression is the ratio of employer contributions for certain non-cash benefits to cash benefits. Included in "non-cash benefits" are private employers' contributions for pension plans, health insurance, life insurance and supplemental unemployment insurance. "Cash benefits" include straight-time wages and salaries, premium pay for overtime and shift differentials, nonproduction bonuses, and pay for vacations, holidays, sick leave, other leave.

The independent variables of the regression were chosen to capture industrial and geographical differences in the dependent variable. Such geographic and industry differences proxy for a wide range of other factors, such as the unionization rate, the size distribution of employers, the demographic characteristics of workers, and the prevailing cultural norms within each cell. We explore some of these factors below, but since the BEA data on wage and salary disbursements to which the ratios are matched vary only by industry and geographical designation, our main analysis focuses on the proxies.

The basic form of the model used in the regression analysis is:

$$y_{ij} = \beta_1 \cdot G_i + \beta_2 \cdot I_j + \beta_3 \cdot T + \varepsilon_{ij} \tag{1}$$

where y_{ij} is the contribution ratio in geographic area i and industry j, G and I are dummy variables for geographical and industrial classifications, T is a vector of time dummies and ε_{ij} is an iid error term. Since y_{ij} is censored at 0, however, assuming that the error term ε_{ij} is Normally distributed would result in biased estimates. Figure 1 shows the distribution in the NCS sample of the dependent variable y_{ij}, with the outline of a Normal distribution overlaid. While not a perfect match, this distribution resembles that of a Normal distribution that has been censored at 0, suggesting that a Tobit framework might be appropriate. In a Tobit model, equation (1) is assumed to be correct, but it is assumed that the true measure of y_{ij} is not observed; instead, we observe y^*_{ij}, which is equal to 0 if $y_{ij}<0$, but equal to y_{ij} otherwise.

Tobit models are estimated using maximum likelihood methods based on the assumption that ε_{ij} in equation (1) would be Normally distributed if we observed the true, uncensored y_{ij}. This might correspond to the ratios analyzed in our model, for example, if some worker-establishment pairs desired negative payments to retirement plans in favor of increased wages but were legally constrained. In any case, the Tobit is a useful construct as long as y^*_{ij} is censored and ε_{ij} approximates a (censored) Normal distribution. Since we are interested in predicting actual outcomes, we use the results of the Tobit model to predict the expected values of y^*_{ij} when we implement the model. In addition to improving the fit of the model compared to an OLS framework, this also ensures that all imputed cell ratios are greater than or equal to 0.

A fundamental issue in the analysis is choosing the most effective level of detail for the geographic and industrial dummies. Do indicators of broad region explain all of the relevant geographic variation in contribution ratios, perhaps reflecting broad cultural differences? Or do more detailed geographies improve the fit further? To answer these questions, the Tobit model was estimated using different levels of geographic detail. Three geographies were investigated, dividing the country into: 4 Census regions; 9 Census divisions; and 51 states (including DC). Figure 2 shows the regions and divisions. Wald tests were implemented to test for the significance of more detailed geographies by including broader categories along with more detailed categories in the model and testing the joint significance of the detailed categories.[1]

Table 1 gives the results for several of these tests. The first row shows the results comparing the Census division taxonomy with the Census region taxonomy. When no industry controls were included, as in the first column of results, the joint significance of the more detailed geography was not rejected. Columns 2, 3, and 4 show the results of similar tests conducted with 1-digit, 2-digit, and 3-digit industry indicators included; in each case the tests favored the more detailed geographic categories. The second row of Table 1 gives the results of similar tests of the significance of state indicators in the presence of the Census division indicators. These tests also favor the more detailed geography.

Another issue for the model specification is whether, given the inclusion of geographic indicators, the detailed industry indicators are appropriate. Table 2 presents the results of tests for the significance of detail in the industrial classifications. The first row tests a 2-digit classification in the presence of 1-digit industry indicators, and the second row tests a 3-digit classification in the presence of 2-digit indicators. These tests were conducted with various levels of geographical controls. The tests favor the most detailed (3-digit) industry categories.

Tables 1 and 2 indicate that a specification with state-level geographic indicators and 3-digit industrial detail is preferred to less detailed taxonomies. A final issue is whether interactions between geographic and industrial variables would improve the fit of the model. To investigate this possibility, tests were run on the significance of 1-digit industry indicators within the corresponding geographic detail. The results, shown in Table 3, indicated that such interaction terms were, in fact, statistically significant. The preferred specification of the model, therefore, included 1-digit industry by state interactions along with separate state and 3-digit industry indicators.

The Tobit model was used to generate predicted contribution rates for each state-by-industry cell for the year 2002. Predictions using the preferred specification (including interaction terms) were only available for 3,954 of the 4,335 cells due to sparsely populated or completely unpopulated interaction term cells; for the remaining 381 cells, predictions were made from a Tobit specification having state and 3-digit industry indicators but no interaction terms.

The distribution of predicted contribution ratios for the 4,335 cells is shown in Figure 3. Overall, the mean (unweighted) contribution rate was 12.3 percent, with a standard deviation of 5.9 percent. Contribution rates ranged from a low of 0 percent to a high of 43 percent, with 32.6 being the 99 percentile.

The presence of some high contribution rates raises the possibility that some of the estimates for individual cells are outliers. Such extreme values in the distribution of

[1] Note: the omitted categories in these models were manipulated so that the broader delineations were not omitted.

estimates grow out of the division of the data into small cells, some with small samples. But, given that these estimates are then re-aggregated to larger entities, sample size issues may not be a concern in the final contribution estimates. Indeed, it should be noted that the model was used to populate a complete set of state by NAICS 3-digit cells, regardless of whether a given industry had a presence in a state. Thus, the impact of these outliers can only be assessed in combination with the wage and salary data.

Before turning to the estimates of state-level contributions obtained by aggregating these state-by-industry ratio estimates, it is instructive to consider whether the variation in the cell estimates is proxying for other factors that are observed in the NCS data. To this end, additional Tobit analysis was performed, adding controls to the model for unionization, establishment size, and wage rates. The approach was incremental: we began by adding a unionization indicator to the preferred Tobit specification, then predicting the contribution ratios for state-by-industry cells at the mean unionization level for the sample (.11). This procedure yields ratio predictions for the cells under the counterfactual that all cells had the same rate of unionization. We then added to this specification (union included) controls for the wage rate and its square. Although wages are a main component of the denominator in the dependent variable, this specification was meant to pick up additional (non-linear) effects owing to the positive association observed in cross-sectional data between the wages and non-wage benefits. We used the results to compute ratio predictions for each cell at the sample's average wage rate ($15.77). Finally, we added controls for establishment size and establishment size squared, and predicted the cells based on the average establishment size in the sample (620).

Table 4 summarizes the results of this decomposition analysis. The first row displays the results from the preferred specification (including state-industry interactions); as reported earlier, the standard deviation among state-industry cells is .059. When controls for unionization are added, this standard deviation is reduced to .050, indicating that different unionization rates across cells account for about 28 percent of the between-cell variation in predicted ratios. Additional controls for wage levels and establishment size do not reduce this variation by much. This remaining variation includes sampling error as well as any other factors causing between-cell variation that are not measured in the NCS, such as demographic differences.

Estimation of contribution levels

The predicted contribution rate was multiplied by BEA wages and salaries for the corresponding state by industry cell to obtain an estimate of private employer contributions for pensions, health and life insurance, and supplementary unemployment insurance. Independent national estimates of employer contributions for these employee benefits by 3-digit NAICS were already generated. The state by industry estimates were then adjusted to sum to these national control totals. Contribution rates from the BLS/BEA data were recalculated after the levels were controlled to national totals. In the following, these contribution rates are referred to as "experimental contribution rates."

Contributions rates calculated from the BEA data that support the currently published estimates will be referred to as "the BEA contribution rates".

Table 5 presents means and standard deviations by state for the differences between the experimental contribution rates from the model and the corresponding BEA contribution rates. The differences in the contribution rates are weighted by wages, so these estimates are the differences in the state contribution rates. The table shows that differences in the contribution rates are less than one percentage point in absolute value in 30 states. Only four states had contribution rates differing by more than 3 percentage points — West Virginia, where the experimental rate exceeded the BEA rate by 8.9 percentage points, Wyoming where the experimental rate was less than the BEA rate by 5.0 percentage points, and Hawaii and Rhode Island whose experimental rates exceeded the BEA rates by 3.9 percentage points. The increases in contribution rates for West Virginia, Hawaii, and Rhode Island are consistent with the fact that these are relatively highly unionized states, possibly with relatively generous benefits, a fact not reflected in the current method for calculating employer contributions.

The percentage difference in private sector compensation levels by state between the current and experimental methods is also presented in Table 5, where the base is compensation according to the current method. Algebraically, the percentage difference is simply the difference in contribution rates times wages' share of compensation. Thus, the percentage difference in compensation mirrors the difference in contribution rates. Compensation is different by less than 1 percent for 34 states and all but 5 states show compensation differences of less than 2 percent. West Virginia's compensation increases by 7.2 percent under the experimental method, Wyoming's compensation decreases by 4.2 percent, Hawaii's compensation increases by 3.3 percent, and Rhode Island's compensation increases by 3.2 percent.

In order to transform the new estimates, which are based on place of work, into impacts on personal income, which are based on place of residence, it is necessary to apply residence adjustment factors and to incorporate estimates for the public sector that remain unchanged under the experimental method. This is work for the future. What is clear, however, is that with the exception of a handful of states, the overall impact on state estimates is likely to be small by adopting the experimental method.

However, estimated contribution rates from the experimental model display some extreme values at the NAICS sub-sector level. BEA publishes quarterly estimates of earnings by state at the NAICS sector level and annual estimates of earnings by state at the NAICS sub-sector level, where earnings is the sum of compensation and proprietors income. The presence of these extreme values suggests that the experimental method has the potential to have a greater impact on some published state-by-industry estimates. Work for the future involves quantifying the impact of the method change on the industry estimates, determining the sources of big differences, and investigating how BEA might control for variation in estimates that results from sampling and/or measurement error, and that sometimes results in extreme values.

Figure 1. Distribution of Contribution Ratios in NCS Data Sample

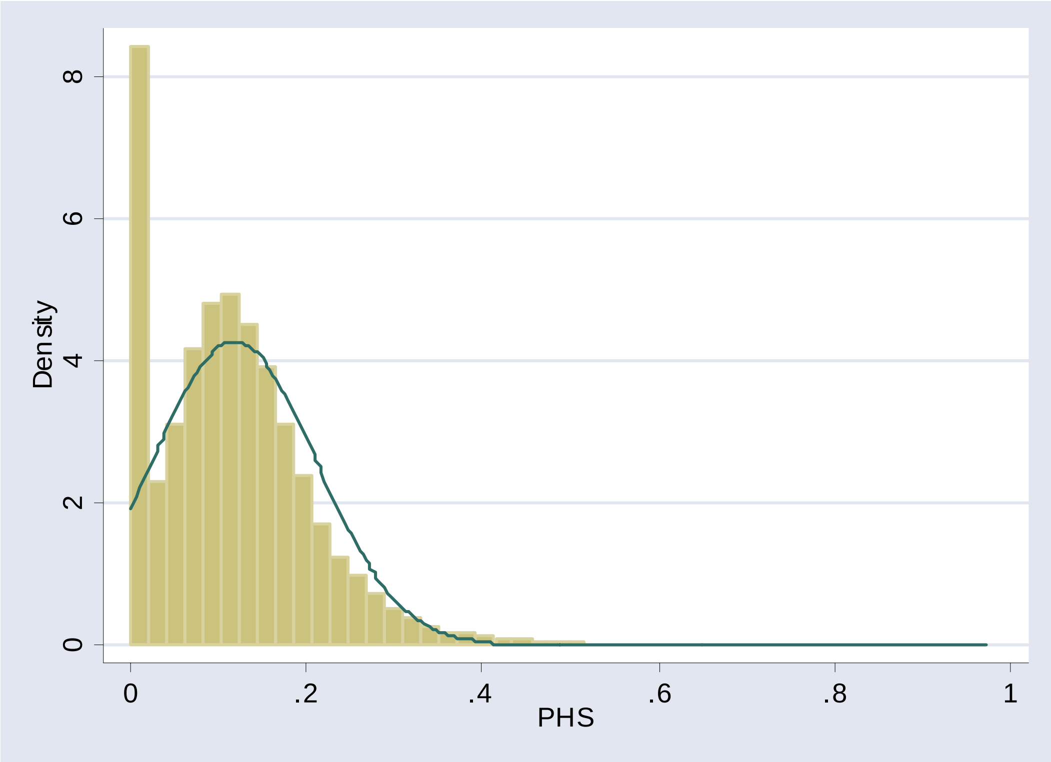

Figure 2. Census Regions and Divisions

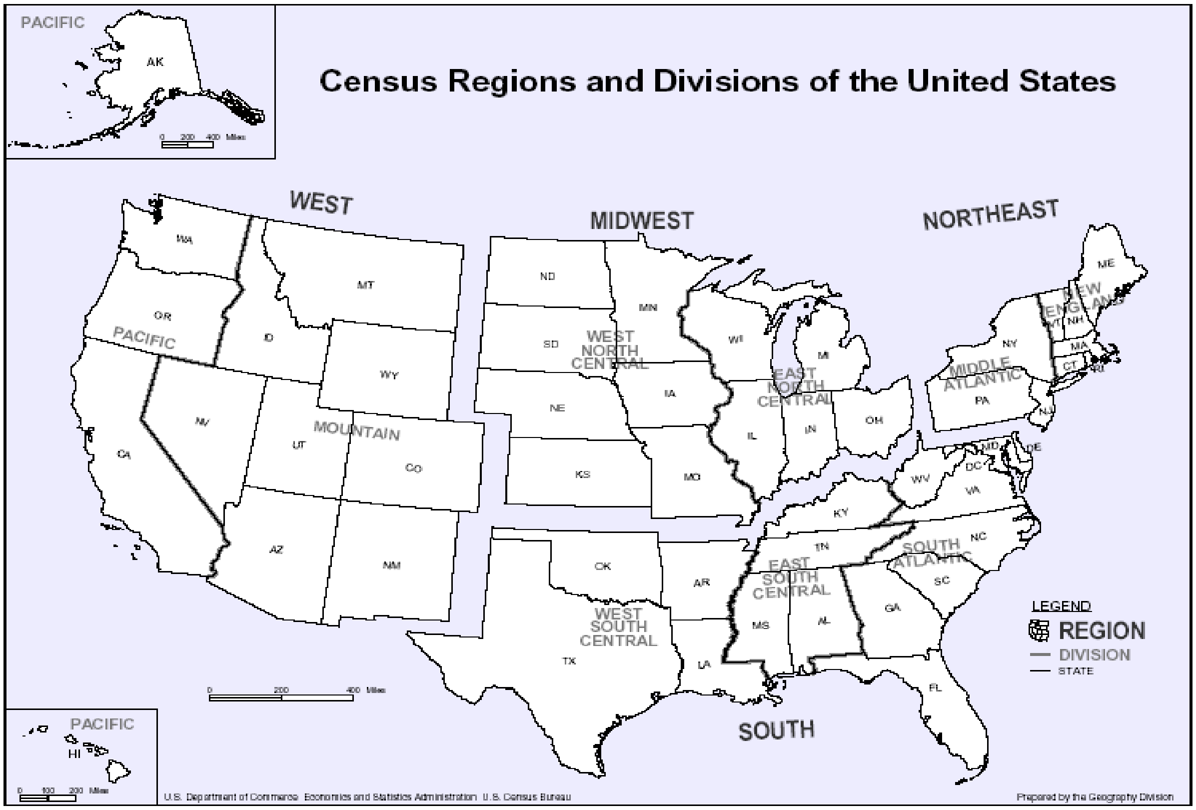

Figure 3. Distribution of Predicted Compensation Ratios

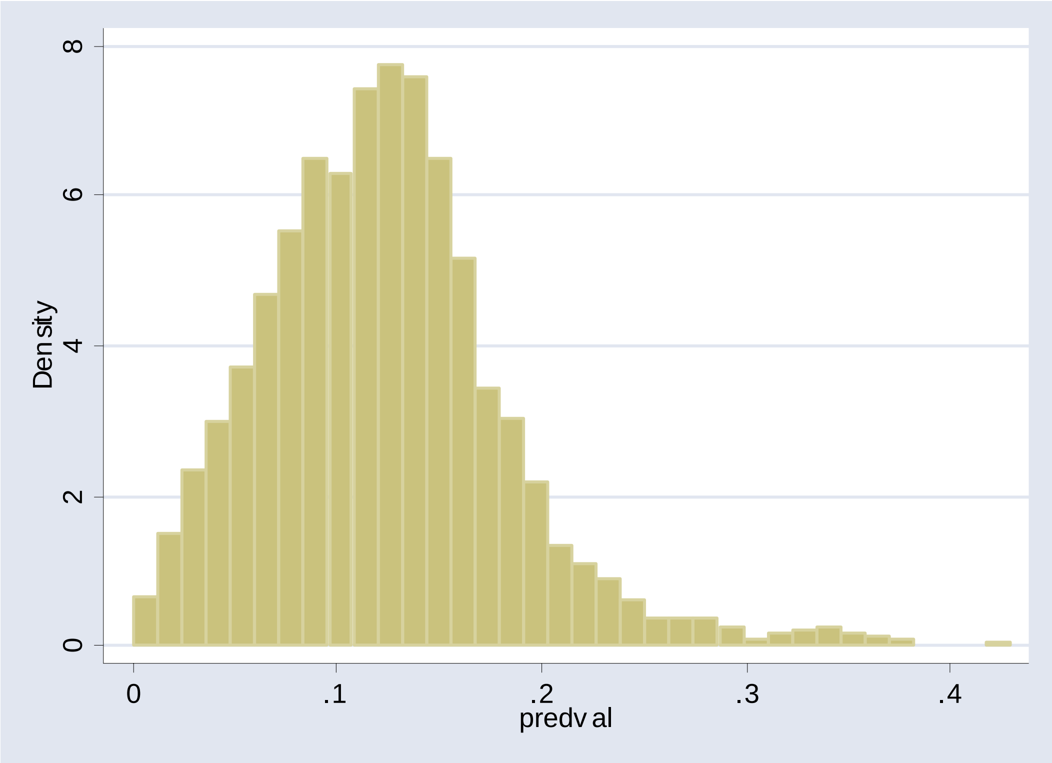

Table 1: Summary of Test Results for Regions

Regional control	Industry Control (NAICS)				
		None	1-digit	2-digit	3-digit
	Major Regions Census Divisions[2]	chi2(5)=28.11 Prob>chi2=0.0000	chi2(5)=24.53 Prob>chi2=0.0002	chi2(5)=34.10 Prob>chi2=0.0000	chi2(5)= 38.91 Prob>chi2=0.0000
	Census Divisions States[3]	chi2(42)=48.59 Prob>chi2= 0.2247	chi2(42)=72.33 Prob>chi2 =0.0025	chi2(42)=78.28 Prob>chi2= 0.0006	chi2(42)=78.22 Prob>chi2=0.0006

Table 2: Summary of Test Results for NAICS

Industry control	Regional Control				
		None	Major Regions	Census Divisions	States
	1-digit NAICS 2-digit NAICS[4]	chi2(15)= 676.10 Prob>chi2= 0.0000	chi2(15)=671.86 Prob>chi2= 0.0000	chi2(15)=678.91 Prob>chi2= 0.0000	chi2(15)=688.66 Prob>chi2= .0000
	2-digit NAICS 3-digit NAICS[5]	chi2(69)=1096.29 Prob>chi2= 0.000	chi2(69)=1100.76 Prob>chi2=0.0000	chi2(70)=1092.57 Prob>chi2= 0.0000	chi2(69)=1025.81 Prob>chi2= 0.0000

[2] Wald test of whether census division indicator coefficients are jointly equal to zero when included with major regional division indicators.
[3] Wald test of whether state indicator coefficients are jointly equal to zero when included with census division indicators.
[4] Wald test of whether 2-digit NAICS indicator coefficients are jointly equal to zero when included with four major 1-digit NAICS indicators.
[5] Wald test of whether 3-digit NAICS coefficients are jointly equal to zero when included with 2-digit NAICS indicators.

Table 3: Summary of Test Results for Industry-Region interaction terms

Regional control		Industry Control (NAICS)		
		1-digit	2-digit	3-digit
	Major Regions[6]	chi2(24)= 399.31 Prob>chi2 =0.0000	chi2(19)=66.89 Prob>chi2 =0.0000	chi2(19)=109.75 Prob>chi2 =0.0000
	Census Divisions	chi2(61)=1508.90 Prob>chi2 =0.0000	chi2(61) = 1629.55 Prob > chi2 = 0.0000	chi2(60) = 1514.40 Prob > chi2 = 0.0000
	States	chi2(303) =20477.42 Prob > chi2 = 0.0000	chi2(312) =15724.53 Prob > chi2 = 0.0000	chi2(319) = 9503.61 Prob > chi2 = 0.0000

[6] Wald test of whether 1-digit NAICS indicators interacted with given regional controls are jointly equal to zero.

Table 4: Distribution of contribution ratio predictions for state-by-industry cells

Model	Mean	Standard Deviation	Minimum	Maximum
Basic Specification	0.123	0.059	0.000	0.430
Union Added	0.118	0.050	0.000	0.390
Union and Wages	0.118	0.051	0.000	0.394
Union, Wages, and Size	0.118	0.050	0.000	0.395

Table 5. Comparison of contribution rates and compensation - current versus experimental

	Diff in contrib rates		Compensation in thousands			
	Mean	S.D.	Current	Experimental	Difference	Pct. Diff.
AK	0.0087	0.0338	$9,245,950	$9,312,440	$66,483	0.72%
AL	0.0111	0.0364	$52,886,400	$53,378,600	$492,171	0.93%
AR	-0.0146	0.0121	$30,061,100	$29,694,100	-$367,034	-1.22%
AZ	-0.0168	0.0186	$70,894,500	$69,879,500	-$1,015,010	-1.43%
CA	-0.0063	0.0122	$576,722,000	$573,651,000	-$3,070,507	-0.53%
CO	-0.0123	0.0217	$79,062,500	$78,243,100	-$819,416	-1.04%
CT	0.0028	0.0281	$76,761,800	$76,943,600	$181,800	0.24%
DC	0.0142	0.0389	$27,969,500	$28,311,300	$341,808	1.22%
DE	0.0066	0.0347	$16,165,600	$16,254,800	$89,245	0.55%
FL	0.0007	0.0187	$223,014,000	$223,148,000	$133,778	0.06%
GA	-0.0064	0.0117	$127,848,000	$127,157,000	-$691,143	-0.54%
HI	0.0391	0.0459	$16,086,400	$16,618,300	$531,872	3.31%
IA	-0.0199	0.0234	$39,846,700	$39,183,600	-$663,103	-1.66%
ID	0.0067	0.0258	$14,590,800	$14,673,100	$82,272	0.56%
IL	0.0039	0.0268	$224,354,000	$225,088,000	$733,285	0.33%
IN	-0.0043	0.0179	$93,512,500	$93,178,300	-$334,175	-0.36%
KS	-0.0047	0.0197	$38,088,400	$37,938,900	-$149,535	-0.39%
KY	0.0000	0.0197	$51,448,200	$51,447,700	-$511	0.00%
LA	-0.0228	0.0178	$52,242,900	$51,244,300	-$998,597	-1.91%
MA	-0.0006	0.0135	$145,144,000	$145,065,000	-$78,293	-0.05%
MD	-0.0041	0.0199	$86,197,600	$85,900,700	-$296,892	-0.34%
ME	0.0035	0.0194	$16,713,300	$16,762,700	$49,407	0.30%
MI	0.0090	0.0204	$167,908,000	$169,147,000	$1,238,601	0.74%
MN	-0.0088	0.0151	$94,468,500	$93,768,200	-$700,279	-0.74%
MO	-0.0092	0.0123	$85,462,900	$84,800,600	-$662,294	-0.77%
MS	0.0287	0.0356	$27,032,200	$27,683,300	$651,072	2.41%
MT	-0.0008	0.0411	$9,010,580	$9,004,620	-$5,960	-0.07%
NC	-0.0083	0.0116	$116,469,000	$115,655,000	-$813,821	-0.70%
ND	-0.0190	0.0247	$7,394,000	$7,275,730	-$118,267	-1.60%
NE	-0.0136	0.0116	$24,815,500	$24,532,600	-$282,850	-1.14%
NH	-0.0074	0.0184	$21,548,100	$21,413,700	-$134,355	-0.62%
NJ	0.0100	0.0138	$163,982,000	$165,367,000	$1,384,276	0.84%
NM	0.0036	0.0107	$18,543,000	$18,599,100	$56,141	0.30%
NV	0.0030	0.0112	$36,001,900	$36,093,500	$91,620	0.25%
NY	0.0082	0.0188	$369,638,000	$372,197,000	$2,558,158	0.69%
OH	0.0112	0.0126	$178,184,000	$179,855,000	$1,671,841	0.94%
OK	-0.0138	0.0307	$37,514,500	$37,080,100	-$434,494	-1.16%
OR	0.0200	0.0179	$48,652,700	$49,462,100	$809,491	1.66%
PA	0.0026	0.0129	$197,760,000	$198,186,000	$425,626	0.22%
RI	0.0387	0.0255	$15,653,000	$16,160,500	$507,415	3.24%
SC	-0.0071	0.0213	$50,034,500	$49,736,900	-$297,605	-0.59%
SD	0.0177	0.0143	$8,793,160	$8,924,510	$131,349	1.49%
TN	0.0062	0.0267	$82,691,200	$83,122,000	$430,784	0.52%
TX	-0.0061	0.0129	$318,460,000	$316,816,000	-$1,643,702	-0.52%

UT	-0.0213	0.0250	$30,586,600	$30,036,000	-$550,600	-1.80%
VA	-0.0054	0.0201	$118,628,000	$118,086,000	-$542,256	-0.46%
VT	-0.0109	0.0188	$8,770,930	$8,690,840	-$80,090	-0.91%
WA	0.0065	0.0193	$97,823,200	$98,351,500	$528,218	0.54%
WI	0.0069	0.0263	$86,679,500	$87,173,200	$493,743	0.57%
WV	0.0889	0.0265	$18,432,100	$19,763,600	$1,331,503	7.22%
WY	-0.0502	0.0310	$6,162,770	$5,901,590	-$261,183	-4.24%

Note: The contribution rate is the ratio of employer contributions to wages and salaries, where the contributions are for employee retirement plans, group health and life insurance, and supplemental unemployment insurance.